

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
)  
Brian Nowakowski and Lynelle R. ) Case No. 20-10139-JCM  
Nowakowski, ) Chapter 13  
)  
Debtors )

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- X a plan modification sought by: Debtors to address Notice of Mortgage Payment Change
- ☐ a motion to lift stay  
as to creditor
- ☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated
- X Amended Chapter 13 Plan dated December 1, 2021

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtors' Plan payments shall be changed from \$        to \$        per month, effective        ; and/or the Plan term shall be changed from months to        months.
- ☐ In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtors shall file and serve        on or before        .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as        may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- X        Other:        M&T Bank shall be paid \$997.67 per month effective December 1, 2024 per the Notice of Mortgage Payment Change filed November 1, 2024. Debtors' counsel shall be paid an additional \$2,500.00, subject to approval via fee application, for a total of \$6,400.00 in attorney fees to be paid through the Plan.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this \_\_\_\_ day of \_\_\_\_\_, 2024

Dated: \_\_\_\_\_

\_\_\_\_\_  
John C. Melaragno  
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb  
Counsel to Debtors  
Lauren M. Lamb, Esquire  
Steidl & Steinberg, P.C.  
436 Seventh Avenue, Suite 322  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk